



ask SHIP

Q: I am turning 65 and will be new to Medicare in just a few days! This will be happening during Medicare Open Enrollment. What do I need to know about enrolling in a Medicare Advantage Plan?

A: The Medicare Annual Enrollment Period happens every year, October 15 - December 7. This is the one time of year when ALL people with Medicare can make changes to their Medicare Advantage health and prescription drug plans for the next year.

If you purchase a new Medicare Advantage or Part D plan or switch plans during the Annual Enrollment Period, the changes will begin January 1, 2018.

It sounds like your Initial Enrollment Period (IEP) will take place during the same time frame. Your IEP starts three months before the month of your 65th birthday, continues through your birth month, and lasts for three months after it.

You will need to choose a 2017 Medicare Advantage

plan or a Medicare supplement policy and a Part D drug plan.

During this time, you can enroll in a Medicare Advantage plan (also called Medicare Part C). Medicare Advantage plans are sold through independent insurance companies and must provide at least the same amount of coverage as Original Medicare, Part A and Part B. You have to be enrolled in both parts of Original Medicare.

Your other choice is a Medicare supplement insurance which fills in the gaps of Original Medicare and is guaranteed during the seven months of your IEP.

If you purchase a 2017 Medicare Advantage or Part D plan during your Initial Enrollment Period, your coverage will begin the first day of the month you turn 65, unless your birthday is on the first day of the month. You will also need to select plans for 2018 that will start on January 1.

Using the online Plan Finder tool is very helpful to compare plans online by taking you step-by-step

through available prescription drug and Advantage plans while taking your prescription drug costs into consideration.

The Planfinder is available at www.medicare.gov/find-a-plan. You do not need to register with the Website to use it, however, you can safely enter your Medicare number in the tool to view your own current plan enrollment information and specific plan costs. This can help you compare plans and their costs.

In your particular case, you will be able to enroll a plan to begin your coverage for the remainder of 2017, as well as choose a plan to begin in 2018. Both can be done directly through the Plan Finder Tool or by calling the company of your choice.

If you have questions about your Medicare Advantage Plan, Enrollment Periods, or anything else related to Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov.